Online Access to Credit Alert Interactive Voice Response System (CAIVRS)

USDA Rural Development has been informed by the Department of Housing and Urban Development (HUD), that the telephone access to the Credit Alert Interactive Voice is scheduled to terminate as of December 31, 2006. All lenders approved to process USDA Rural Development loans are required to prescreen their applicants through CAIVRS. Many lenders are still utilizing the telephone system to perform the prescreening through CAIVRS. However, beginning January 1, 2007, all USDA Rural Development lenders must prescreen their applicants through CAIVRS via the Internet.

To prescreen applicants through CAIVRS on the Internet, lenders must register through the FHA Connection as described below:

1. ***FHA Approved Lenders:***

   If your company is an approved FHA lender, go to the FHA Connection (https://entp.hud.gov/clas), and select Registering a New User. Follow the instructions at the top of the page to **obtain a Coordinator's ID** for yourself or whomever your management determines should be the coordinator for your company. **Each company is allowed a maximum of two Coordinators.** The response from the FHA Connection security application will arrive by U.S. Mail. After a coordinator ID has been issued for your company, or you have been advised that your company already has an FHA Connection coordinator, have your employee(s) go to the Registering a New User screen to request a User ID, again following the instructions at the top of the screen. This last step is an overnight process. The following day, **the coordinator must** access the User ID Administration function to review pending applications, **assign a CAIVRS role (Standard User)**, and **provide the system-issued user ID(s) to each employee(s)** in the company, who have registration requests pending, if the coordinator approves the employee(s) to have access to CAIVRS.

   User IDs must be received from your company's FHA Connection coordinator!

   FHA Connection passwords are good for 21 days, and must be reset before they expire. Remember, passwords must be exactly 6 characters, are case sensitive, and must contain at least one letter and one number. Please record your password exactly as you enter it.

   To reset your password, go to the "Using CAIVRS" screen. Go to the lender menu (right side column), and click on Password Change. After changing your password, reboot your PC. PCs have a tendency to hold your old ID/Password,

and the server that houses the FHA Connection security module sometimes takes 15 to 20 minutes to recycle.

2. ***Rural Development and Other Non FHA Approved Lenders:***

If your company is not an FHA approved lender, go to http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs.cfm, select the Using CAIVRS option, then select Registration for Lender User ID. Follow the instructions at the top of the page to **obtain a Coordinator's ID** for yourself or whomever your management determines should be the coordinator for your company. **Each company is allowed a maximum of two Coordinators.** The response from the FHA Connection security application will arrive by U.S. Mail. After a coordinator ID has been issued for your company, or you have been advised that your company already has an FHA Connection coordinator, have your employee(s) go to the Registration for Lender User ID screen to request a User ID, again following the instructions at the top of the screen. This last step is an overnight process. The following day, **the coordinator must** access the User ID Administration function to review pending applications, **assign a CAIVRS role (Standard User)**, and **provide the system-issued user ID(s) to each employee(s)** in the company, who have registration requests pending, if the coordinator approves the employee(s) to have access to CAIVRS.

User IDs must be received from your company's FHA Connection coordinator.

FHA Connection passwords are good for 21 days, and must be reset before they expire. Remember, passwords must be exactly 6 characters, are case sensitive, and must contain at least one letter and one number. Please record your password exactly as you enter it.

To reset your password, go to the "Using CAIVRS" screen. Go to the lender menu (right side column), and click on Password Change. After changing your password, reboot your PC. PCs have a tendency to hold your old ID/Password, and the server that houses the FHA Connection security module sometimes takes 15 to 20 minutes to recycle.

Accessing CAIVRS to Prescreen an Applicant:

Once an FHA Connection user ID and Password has been issued, go to http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs.cfm and select the USING CAIVRS option, which you may bookmark. *(FHA approved lenders can go to the FHA Connection at (https://entp.hud.gov/clas), and enter their FHA Connection ID and Password, and select **Single Family FHA,** then; **Single Family Originations**, then **Case Processing**).* Select the **CAIVRS AUTHORIZATION** option. Enter your FHA Connection ID and Password into the "pop up box" to log in, enter your company's Tax ID in the lender ID window, and select USDA - Rural Development from the

Agency/Program drop down list. Users will then be able to enter up to five applicants for whom they need CAIVRS Confirmation Codes.

Lenders who have not yet registered with the FHA connection must complete the registration process before December 31, 2006, so that you will not have any interruption in your ability to prescreen applicants in CAIVRS.

If you have questions concerning CAIVRS access, please visit the CAIVRS website at http://www.hud.gov/offices/hsg/sfh/sys/caivrs/caivrs.cfm, and click on the Frequently asked questions link, click on the email us link, or call the CAIVRS Administrator, at (301) 292-1661.